

Certificate Number: 15111-NJ-DE-039785771

Bankruptcy Case Number: 25-11354



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 19, 2025, at 5:14 o'clock PM EDT, Daryl Fred Heller completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 19, 2025 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education